

LETTER OF INSTRUCTION REGARDING SELF-DIRECTED BROKERAGE ACCOUNT

The Administrator for the Plan hereby instructs Service Provider to fully liquidate a participant's Ameritrade SDB account and restrict it from further use for the following reasons:

- A) Upon notification of the death of a participant;
- B) If the participant has not complied with a request to transfer money from the SDB account to the core funds:
 - 1) When money is needed to fund a required minimum distribution under Section 401(a)(9) of the Internal Revenue Code;
- C) When the participant's account is to be 100% liquidated due to the Plan's de minimus payout requirements;

If, due to a processing error, corrective distribution or for collection of fees, it is necessary to transfer money from Ameritrade to the core funds, the Plan Administrator for the Plan hereby instructs Service Provider to transfer the amount necessary from funds available in the participant's money market account at Ameritrade. If the participant has not complied with a request to transfer money from the SDB account to the core funds and it becomes necessary to liquidate securities in the participant's self-directed brokerage account, the Plan Administrator will provide written instructions on the specific securities to be liquidated and the number of shares to be liquidated or instructions to fully liquidate a participant's Ameritrade account and restrict it from further use.